

AMERICAN INCOME LIFE
NATIONAL INCOME LIFE
**AIL
NILICO**

SPOTLIGHT

AUGUST 2007

AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

VOL 40 NO 8

AN INCOME LIFE
Insurance Company

“OPPORTUNITY UNLIMITED”

- B's My Month Contest Winners
- Winter 2007 PR Olympics
- Scott Smith - Your Timing is Perfect





FROM THE DESK OF:
ROGER SMITH
President & CEO
American Income Life
& National Income Life

The Measure Of A Great Man

As we all know, Bernard Rapoport's 90th birthday was this past month. I had the extreme privilege of hosting a contest in honor of the special occasion. It is not every day that we get to celebrate such an event for a great man.

But what makes a man great? What makes a man worthy of the admiration that Bernard, or B to his friends, has so obviously earned during the course of his life?

His story is one that everyone at AIL/NILICO should be familiar with — how he rose above adversity to fully achieve the American dream; not only becoming a successful businessman but founding our company as well. His influence touches this company in every way, every day, and that alone could make him great in our eyes.

One can suggest that prowess in business is reason enough to honor B on his special day, and it cannot be denied that many of his strengths lie in that matter. American Income and National Income would not be as strong as they are today were it not for B's keen eye for potential, his determination to get the job done, and his steadfast belief in "opportunity unlimited."

But no. I believe what makes a man great is not his ability to do what he must, but rather his willingness to do whatever he can. Everyone who spends even a moment in B's presence immediately realizes his generous nature. Thanks to the Bernard and Audre Rapoport Foundation and their unerring dedication to "improving the social fabric of life," the underprivileged have received opportunities they might not have experienced otherwise. The foundation's operations have impacted many lives in the areas of education, arts and culture, health and human service, and civic participation.

So as we celebrate B's birthday with a dinner party and bonuses, remember that we are not just honoring our company's founder — we are paying tribute to a truly great man!



SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@allife.com

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$892,124.71 in bonuses. For more information on the monthly bonuses, turn to Pages 12-13.

REQUIRED RETENTION RATE

Effective Jan. 1, 2007, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention: 68%
Net to Gross: 78%

FOUNDER'S CLUB OUTSTANDING PRODUCERS

July 2007

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G *	RETENTION
Alex Bluhm	Jatoff-Foti	4	\$50,164		82.0
Majjargal Subhbaatar	David Orrico	2	\$3,403		77.6
Bianca Zaragoza	Steve Hartman	2	\$9,795		78.1

*Percentage of Net to Gross

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2008 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2008 Convention Qualifications online at www.allife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Westin Rio Mar Beach Golf Resort and Spa in Puerto Rico! The convention will be held May 15-18, 2008.

DATES TO REMEMBER

Monday, Sept. 3, 2007

The Home Office will be closed for Labor Day.

Wednesday, Sept. 26, 2007

All business and PR credits must be at the Home Office to count for September production.

CONGRATULATIONS!

Michael Boyer, a GA with the Paul Rumbuc Agency, achieved \$100,000 of 13-month in force premium.

Timothy Nolan, an Agent with the Durhon Oldham Agency, achieved \$100,000 of 13-month in force premium.

CORRECTION

In last month's issue, PR Representative Erin McKee was listed under SGA James Logan. Her primary SGA is Carla Miller. We apologize for any confusion this may have caused.

LIKE OUR NEW LOOK?

Let us know! We are eager to hear what you think of the new layout for *Spotlight*. Send your feedback to dyannazzo@allife.com.



American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office
254-761-6400

Web Sites

www.allife.com
www.nilife.com

Recruiting Support

www.allife.com/rms
www.allife.com/recruiting

SPOTLIGHT

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Movin' On Up!

State General Agent

Robert Harris Matthew Wolfanger

Regional General Agent

Sorana Blackfoot Steven Edgell Michael Kaye Joseph Moore Leon Thompson
 Rory Crockford Erik Graham Dale Kuntz Marissa Pascual Bonnie Williams

Master General Agent

Brian Alt Jack Eichelberger Katrice Hunt Shaun McDonald Vance Rountree
 Mary Ayarzagoitia Bradley Ellison Lee Jeffers Levar Morgan Tammy Schroeder
 Michael Broker Gregory Engrav Daniel Jones Patti Moberly Lloyd Sorrell
 John Charlton Dianne Faligowski Phyllis Jones Michael Nelson Jason Taylor
 Ryan Clarke Shannon Hernandez Sung Kim Todd O'Neill Dennis Titcombe
 Steven D'Andrea Anne Humphreys Joanne Marks Nick Podhradsky Edward Webb

General Agent

Tierra Bullock Kenneth Greer David Kearns Gregory Miral

Denise Batts Christian Richards Athar Sheikh
 Dean Bauman Jan Rovelli Thomas Soloweyko
 Dawn McElwain Pauline Ruff James Udell

Supervising Agent

Benjamin Ainscough Anita Facundo Maurice Jordan James Rolshouse Michael van Delft
 Gregory Brown Ricardo Garavito Donald Merritt Atta Saleh Richard Walsh
 Andres Diaz Olivia Godoy Louis Paganucci Paul Sandroni Kevin Wilson
 Walter Durant Theodore Greer David Perry Averil Smith
 Nicholas Engrav Jerren Hughes Carlos Ramos Jimmy Tchen

Ana Agullar Joseph Clark Ann Hylton Louis Martinez Duane Robertson
 Robin Andersen Eric Cochran Leah Ishigo Joseph Massaro Alanna Saddler
 Danny Aranda Darcie Crotteau Corby Jespersen Gregory McMeckan Jose Sanchez
 Paul Bailey Matthew Dean Rencel Jones Faraj Mourad Caroline Schurter
 Robyn Barnett William Doremus Jean-Raphael Kishka Tu Nguyen Amanda Tenerio
 Stephane Bartlett Herman Fennell Lesley Lancaster Sean O'Hara Kirk Tubbs
 Christina Barton David Gable Sheryl Lanham Andrew Ouellette Gary Van Ert
 Dona Blake Michael Garrett Veronica Lara Cheryl Pegues James Wagar
 Steven Brossart Luay Ghawi Patricia Llugdar Peter Pitale Mary Watkins
 Daniel Burnell Aaron Haskins Kathleen Logsdon David Popowitz Derek Wiens
 Mario Chavez Adam Hicks Brandon Mackey Michael Rich Xiaotian Yao
 Amanda Chizmadia Stephen Hill Michael Marion Jeremy Riehl

Meet the newest State General Agents

These individuals have stepped up to the plate and have joined our list of fine SGAs. We are sure their new and fresh perspectives will make them welcome additions to the SGA Team.



Matt Flores
Oklahoma



Robert Harris
Baton Rouge, Louisiana



Horace Johnson
Jacksonville, Florida



Scott Keeney
West Virginia



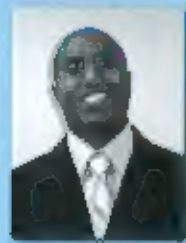
Scott Sonnenberg
Pelham, Alabama



Matt Wolfanger
New Hampshire & Maine

Welcome to the Team!

Individual Producers



1. Kevin Appasamy
Winnipeg, MB



2. Jose Lopes
Framingham, MA



3. Sebastian Kazek
Altamonte Springs, FL



4. Pineula Fuimaono
Auckland, NZ



5. Justin Smith
Auckland, NZ



6. Daniel Kelly
Mansfield, MA



7. Ashlynn Orng
Huntington Beach, CA



8. Lee Jeffers
Calgary, AB



9. Benham Halali
Concord, CA



10. James Aalders
Halifax, NS

July Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Kevin Appasamy	\$43,218		83.7		Altig-Orlovic
2. Jose Lopes	25,604		71.2	Melanie Cohen	David Zophin
3. Sebastian Kazek	25,590		77.1		Matt Henderson
4. Pineula Fuimaono	25,397	100		Jeff Ribman	Steve Friedlander
5. Justin Smith	22,975		86.6		Steve Friedlander
6. Daniel Kelly	22,616		93	Zachary Hart	Mat Hart
7. Ashlynn Orng	22,388		91	Ryan Stenglein	Altig-Orlovic
8. Lee Jeffers	21,789		91	Lee Jeffers	Altig-Orlovic
9. Benham Halali	21,188		80.2	Christopher Stephens	Jatoft-Foti
10. James Aalders	21,053		72.8	Harjeet Rana	Imran Satti
11. Kent Zadko	20,109		97	Shaun McDonald	Altig-Orlovic
12. Max Quasem	19,960			Earnest Loveless	Cohen-Cohen
13. Kevin Ishikane	18,985	89		Daven Hermosura	Altig-Orlovic
14. Herivelto Pereira	18,638			Curt Snow	Jatoft-Foti
15. John Cochran	18,274		71.3	John Cochran	Altig-Orlovic
16. Naveen Eapen	17,525		74.9	Lawrence Hauck	Steve Friedlander
17. Bianca Zaragoza	17,289		78.1	Megan Olson	Steve Hartman
18. Yvonne Hernandez	16,868		82.7		Cohen-Cohen
19. Patrick Robitaille	16,557	91		John McGrath	Altig-Orlovic
20. Robert Ulreich	16,191		85.9	Steven Foti	Jatoft-Foti

All Time Record to Beat
MONTH: \$62,536 NET ALP ZACHARY HART

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Max Quasem	\$144,497		89.6	Earnest Loveless	Cohen-Cohen
* 2. Jose Lopes	119,862		71.2	Melanie Cohen	David Zophin
* 3. Benham Halali	118,938		80.2	Christopher Stephens	Jatoft-Foti
* 4. Samantha Chui	110,552		77.0	Samantha Chui	Williams-Williams
* 5. Steven Stensrud	109,645		88.3	Steven Stensrud	Altig-Orlovic
* 6. Stephen Bendure	109,459		69.0	Timothy Clark	Surace-Smith
* 7. Robert Ulreich	104,879		85.9	Steven Foti	Jatoft-Foti
* 8. Bianca Zaragoza	102,746		78.1	Megan Olson	Steve Hartman
* 9. Helen Taylor	99,013		73.9	Harpreet Gujral	Altig-Orlovic
* 10. Yvonne Hernandez	96,703		82.7		Cohen-Cohen
11. Ruben Soberanes	95,128		70.5	Doreen Ryan-Foti	Jatoft-Foti
12. Kevin Appasamy	94,453		83.7		Altig-Orlovic
13. Timothy Cruise	88,082		77.9		Altig-Orlovic
14. Karen Stockwell	86,022		72.5	Megan Olson	Steve Hartman
15. Daniel Potilechio	85,915		86.3	David Wang	Bob Olson
16. Scott Remmey	83,319		80.9		Eric Gigliane
17. Frank Jendusa	81,914		76.7	Robert Gerdes	Joe Manone
18. Shoshannah Brenner	80,623	83		Alfred Brenner	Jatoft-Foti
19. Edward Hanna	80,458		77.1	Edward Hanna	Tom Williams
20. Wayne Fader	76,097		82.0	Wayne Fader	Marc Rosen

All Time Record to Beat
YTD: \$278,449 NET ALP ZACHARY HART

*Percentage of Net to Gross

Supervising Agents

Supervising Agent selection guidelines for recognition in the Spotlight are as follows:
Must have one First Year Agent coded and meet all production requirements.



1. Stephen Wall
Mansfield, MA



2. Lorenzo Lameko
Auckland, NZ



3. Lita Lameko
Auckland, NZ

July Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Stephen Wall	\$35,654	\$32,490	80		Zachary Hart	Mat Hart
2. Lorenzo Lameko	32,294	34,140	98		Jeff Ribman	Steve Friedlander
3. Lita Lameko	23,963	27,519	94		Jeff Ribman	Steve Friedlander
4. David Romfoe	22,591	25,902	94		Patrick Stenglein	Altig-Orlovic-Deley
5. Kory Holler	21,049	25,603	93		Travis Moody	Surace-Smith

All Time Record to Beat
MONTH: \$68,050 NET ALP MARY ANN GAELIC

YTD Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Raymond Risucci	\$95,059	\$153,368		83.4	Dorian Oldham	Durhon Oldham
2. Lorenzo Lameko	91,985	124,456			Jeff Ribman	Steve Friedlander
3. Michael van Delft	88,370	124,386			Brian Ailt	Imran Satti
4. Walter Durant	82,978	124,633		73.6	Samuel Cohen	Fred Hadayia
5. James Aalders	59,851	101,807		69.8	Harjeet Rana	Imran Satti

All Time Record to Beat
YTD: \$443,893 NET ALP MARY ANN GAELIC

General Agents

General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have two First Year Agents coded and meet all production requirements.



1. Mathew Mealey
Toledo, OH



2. Benjamin Foti
Concord, CA



3. Ryan Vopat
Cleveland, OH



4. Beth Snow
Concord, CA



5. David Kearns
Toronto, ON

July Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Mathew Mealey	\$45,651	\$50,570	93		Travis Moody	Surace-Smith
2. Benjamin Foti	30,651	50,104		73.8	Cheryl Foti	Jatoft-Foti
3. Ryan Vopat	21,755	22,207	84		Michael Vasu	Surace-Smith
4. Beth Snow	21,317	43,144		68.7	Curt Snow	Jatoft-Foti
5. David Kearns	20,598	23,388	95		Byron Paz	Josh Chalom
6. Michael Sheets	20,431	26,014	86		Joshua Riehl	Bill Jennings
7. David Montgomery	20,113	25,427	86			Matthew Hogan
8. Adam Lerch	19,207	26,059	86		Doreen Ryan-Foti	Jatoft-Foti
9. Averyll West-Washington	16,572	23,827	95		James Bailey	Slav Bitman
10. Brandon Braun	16,348	18,019		73.6	Rodney Ward	Paul Rumbuc

All Time Record to Beat
MONTH: \$111,262 NET ALP ERIC NEAL

YTD Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Bradley Weigand	\$175,033	\$195,025	77		David Guzman	Surace-Smith
* 2. Pamela Ladd	135,138	278,804		75.9	Dorian Oldham	Durhon Oldham
* 3. Michael Boyer	128,635	175,506		77.1	Rodney Ward	Paul Rumbuc
* 4. Richard Correa	118,473	174,209		74.3	Steven DiChiaro	Bill Jennings
* 5. Mathew Mealey	117,717	156,023	93		Travis Moody	Surace-Smith
6. Ryan Vopat	117,068	163,305	84		Michael Vasu	Surace-Smith
7. George Noujaim	106,565	156,668		68.4	Maxine Moody	David Zophin
8. Benjamin Foti	101,687	229,443		73.8	Cheryl Foti	Jatoft-Foti
9. Brandon Braun	99,218	147,367		73.6	Rodney Ward	Paul Rumbuc
10. Tierra Bullock	98,119	115,995	86		James Bailey	Slav Bitman

All Time Record to Beat
YTD: \$864,620 NET ALP

Happy Anniversary

Thanks for all you do. Congratulations!

31 Years of Service

Larry Malitz

22 Years of Service

Susan Fuldauer

21 Years of Service

Lawrence Dennis

19 Years of Service

Jacqueline deVooght

14 Years of Service

Nestor Aramayo

Michael Perkins

13 Years of Service

Paul Vojtek

12 Years of Service

Raymond Lau

11 Years of Service

Kouassi Applah

Doreen Ryan-Foti

8 Years of Service

Mathew Hart

7 Years of Service

Wes Elder

Olaf Johnson

Robert Ulreich

6 Years of Service

Kris Barron

Gabriela Berloni

Zulfikar Bhukera

Susan Cooksey

Brandon Geneser

Peter Lauwerier

Darren Miller

Cathy Thompson

5 Years of Service

Barry Dillah

Joshua Goodman

Bryan Johnson

Brian Schreiter

Curt Snow

4 Years of Service

Nacole Bell

Alex Gonzales

Joseph Henderson

Scott Keeney

Kevin Mackinnon

Maxine Moody

Joaquin Santos

Helen Taylor

3 Years of Service

Michel Dickey

Michael Dupree

Jon Hanec

Edward Hanna

Phillip Humbel

Kenneth Lett

Amanda Nathoo

Charles Riggs

Carl Rudd

2 Years of Service

John Collins

William DeTemple

Gabriel Feldmann

Bradford Geddes

David Goodman

Benham Halali

Sean Lacroix

Pamela Ladd

Stefanos Lebrasseur

Mickenzie Linse

Julio Lourido

Donald McCrary

Justin Oldham

Susan Pate

Mathew Propst

Agatha Safford

Irakli Tchelshvili

Karen Wade

Freida Yakubov

Jesse Zwack

1 Year of Service

Tierra Bullock

Anthony Cheung

Kevin Citizen

Richard Correa

Rose Deacy

Miranda Dellinger

James Dunn

Dianne Faligowski

1 Year of Service (cont.)

Brenda Ferreira

Gregory Fladger

Crystal Furman

Thomas Graham

William Hickey

Susan Johnston

Michael Kaye

Bradley Kampmeier

Joseph Kessler

Raju Korotana

Cynthia Layton

Annette Malveaux

Callie Mashburn

Elise Mastrud

Andrew McGaffey

Janette Meza

Vanessa Nestor

Andrea Powell

Curtis Proebstel

Gerardo Puerto

Michael Quirk

Jorge Ramirez

David Romfoe

Paul Samra

Michael van Delft

Ryan Vopat

Grant Wahlig

Federico Watkins

Robert White

Nikki Woods

Mediterranean Cruise Contest

The final results are in for the Mediterranean Cruise Contest, and we are happy to announce the PR Reps who will be joining in on the fun on the Norwegian Jewel.

Category A:	Mark Gagliardi	Jatoft-Foti	19,279 Leads
Category B:	Vivian Dwyer	Alt-Orl-Hay/Bitman	8,856 Leads
Category C:	Richard Case	Surace-Smith	55 Groups

Congratulations, winners! Enjoy the cruise- you have definitely earned it.

New PR Website

In the past, PR Reps have asked the Home Office for lists of emerging market groups that we currently work with to be made available on the PR Resource Center. There is now a web page that provides access to those lists, as well as a list of active credit unions. It is located in the PR Resource Center under Active Group List. We will update these lists monthly. The group lists are hosted at <http://www.aillife.com/agency/PR/grouplist/groups.html>.

Also available on the website are Lead Letter Templates. These letters are approved by the Home Office are already formatted. When you open these letters on the web, there will be fields to enter the group's personal information. Once you print the letters, you can then bring them directly to the group for their approval and to receive their signature. You can find these templates at http://www.aillife.com/agency/PR/lead_letters/default.html.



Opportunity Unlimited

I remember coming across these words when I was a very young man: "I know of no more encouraging fact than the unquestionable ability of man to elevate his life by conscious endeavor." Being a child of Russian Jewish immigrants who never really became acclimated to what we mean by opportunity in America, I was brought up by parents who thought that their children ought to be better than they were — meaning that we would understand opportunity as they had never perceived it. And yet they were able to convey to my sister and me that opportunity begins with a commitment to knowing more today than you did yesterday.

In our small home, we had one large room — a library. I was trained to read one book every day, again to know more today than I did yesterday.

I worked my way through college, The University of Texas, and then proceeded to approach the road to a meaningful life. I worked in the jewelry business for a little while and then came into the insurance field serendipitously. I didn't like it particularly well initially, but then I met a wonderful man, Lenny Lennard, who expressed to me that selling was one thing, but believing in what you're selling was another. I had a very undistinguished career as an insurance salesperson until my eyes were opened by my experience with Lenny.

I was always very ambitious so I did very well out in the field. I said to myself, if I had a company with the knowledge that I now had, I could make others believe in what I called "Opportunity Unlimited."

It was difficult to believe that there was opportunity for all during those days in the late 40s and early

50s. Somehow I came to believe it, and we founded American Income in March of 1951. What I always wanted was to own something — to own a business; to own a piece of property; to own something I could call mine. I perceived that everyone else had this same attitude. However, when we began operations, we brought together people who were non-believers and many failed for that reason. But there were some who did believe; they understood what we meant by "Opportunity Unlimited." It meant that you could own something. I don't know if we were the first, but we were one of the few companies that had vested renewals for agents as well as for the upper echelon of the sales team. Yes, a new agent with nothing but a willingness to follow American Income's training system could have a sense that he or she *owned*, without restraint, this thing called vested



renewals. But that was only one of the essentials in the structure that we sought to build.

Coming from my background, I didn't think there was any such thing as an opportunity to get rich. Then I realized after we began operations that there was a chance for me. So I wanted to make certain there would be a chance for others to also achieve a meaningful life — one that was spiritually and financially rewarding.

With that as our foundation, we started to build— slowly and obviously much slower than I would have hoped, but we did begin. Then came the realization that in an increasingly difficult world for those in search of opportunity, there had to be an underlying pattern which could catapult our newest agent to the success that he or she had never dreamed of heretofore. What was required to make this a reality? Very simply, a place to go; a place where the agents had a sense that they would be talking to someone who had demonstrated a need for protecting his or her family.

This came to be when we went to the unions and said, "We are going to be THE union company. And we want to insure your members." They welcomed us with open arms. Of course, it helped that I'd had a reputation as being one of the active "radicals" of that time. That came to me naturally because, as you know, my father was a Russian revolutionist. Well, we then took the industry by storm. We had within our organization unrestrained enthusiasm and excitement. People were making more money than they thought there was in the world! I know I was one who experienced that. After a few years, guess what? We had a number of our

sales leaders who were on their way to becoming millionaires. They had incomes of \$15,000, \$20,000 or \$30,000 a month in vested renewals! It was a profit that no one could take away from them. It was theirs legally and in every aspect.

Yes, when we talked about "Opportunity Unlimited" in those early days, we believed that we were talking about reality and in later years this became a proven fact. Yes — "Opportunity Unlimited" was for real.

It's important in any enterprise that those of the more recent generation take charge. Today, American Income is blessed with the great leadership of Roger Smith! Roger understood that in order to give fire to others, one must first set fire to himself. He is one who lives and breathes American Income, making certain that everyone who signs a contract with AIL will comprehend what we mean by "Opportunity Unlimited." He's created a new excitement, and I applaud all that he has achieved. I do so because it means that every one of you associated with AIL, individually and collectively, have experienced a constant expansion of "Opportunity Unlimited," the foundation on which American Income was built.

I love American Income, and I love you. Besides "Opportunity Unlimited," the other essential requisite in the forming of AIL was to conduct ourselves as if we were in a glass house with megaphones. There was no secret to anything we did. We just worked harder and wiser than most companies. American Income is the result of a dream. And to put it one way: dreams with deadlines are opportunities realized! What are your dreams? At AIL, they can be achieved!

What are your dreams? At AIL, they can be achieved!

B's My Month Winners

Congratulations to our top performers for July who have earned a trip to Dallas, Texas for a special birthday dinner with Mr. Rapoport at the Three Forks Restaurant. The dinner will be held on September 13th.

Top SGA	Top Three MGAs	Top Ten Personal Producers	Top PR Reps
• Category I: Surace-Smith	• Jeff Ribman	• Kevin Appasamy	• Category A: Demetrius Harris
• Category III: Alt.-Orl.-Hay	• Michael Laramie	• Jose Lopes	• Category B: Darrell Dorey
• Category V: Slav Bitman	• Travis Moody	• Sebastian Kazek	• Category C: Jerry Harnett
• Category VI: Alt.-Orl.-Vene.	Top Three GAs	• Pineula Fuimaono	
• Category VII: Mat Hart	• Taina Lameko	• Justin Smith	
• Category VIII: Chris Hernandez	• Mathew Mealey	• Daniel Kelly	
	• Benjamin Foti	• Ashlynn Orng	
Top RGA	Top SA	• Lee Jeffers	
• Simon Artas	• Stephen Wall	• Benham Halali	
		• James Aalders	

Mr. Rapoport wasn't the only one to receive gifts on his birthday. B's Birthday Bonus gave our producers and PR Reps the opportunity to earn a bonus of their own. Those producers who achieved \$9,000 Net ALP for July production and those PR Reps who either sent in 9 TGs or 900 leads earned a \$100 bonus.

James Aalders	Rory Crockford	Norman Hightower	Faapo Ligaliga	Ashlynn Orng	Rona Pileggi Spano
David Ackerman	Becky Cutler	Charles Hill	Jerell Little	Aisale Otokolo	Donald Spohn
Samson Adelufosi	Jacqueline deVooght	Stephen Hill	Peti Liu	Louis Paganucci	Steven Stensrud
Sue Akers	Brenda DiSomma	Mary Hinterberger	Patrick Longenecker	Susan Pate	Greg Stewart
Brooke Alexander	Darrell Dorey	David Hollis	Jose Lopes	Alena Penate	Zdravko Stoyanov
Kenneth Altizer	Ann Doucette	Jenna Holt	Kathleen Loughran	Herivelto Pereira	Charles Stutz
Philip Anderson	Vivian Dwyer	Marcus Howard	Larry Lozano	Michael Perkins	Richard Suarato
Robin Andrade	Naveen Eapen	Aaron Hubbard	John Lucio	David Perry	Maijargal Sukhbaatar
Kevin Appasamy	Nina Edmonds	Jessica Ingerick	Robert Lynam	Daniel Phares	Sarah Sweeney
Kouassi Appiah	Maria Esposito	Jennifer Ingimundson	Ramin Maghsoud	Devin Phillips	Helen Taylor
Danny Aranda	Leah Ishigo	Patricio Mamacalay	Naera Pomare	Naera Pomare	Patrick Tetreault
Malka Arony	Wayne Fader	Shawn Manaher	David Popowitz	David Popowitz	Sara Thraillkille
Christopher Babel	Sam Fangmeyer	Jerry Maron	Daniel Potilechio	Daniel Potilechio	Kirk Tubbs
Dean Baham	John Fant	Joseph Massaro	James Prata	James Prata	Robert Ulreich
Anthony Balsano	Timothy Farr	Kelvin McDiarmid	Juliya Purington	Juliya Purington	Longo Vaatuola
William Bell	Herman Fennell	Shaun McDonald	Heather Putman	Heather Putman	Glenn VanDeSande
Theresa Bellajaro	Brian Fernandez	Dawn McElwain	Max Quasem	Max Quasem	Thomas VanOsdol
Stephen Bendure	Blayne Fisher	Eli McKenzie	David Ramirez	David Ramirez	Angelika Vassilieva
Ronald Berube	Charles Fontana	Gregory McMeckan	Jeremy Riehl	Jeremy Riehl	William Verbeten
Jeffrey Bickel	Craig Foreshe	Diana McNair	Ronald Rivera	Ronald Rivera	Al Wall
David Blaisdell	John Franklin	Anthony Mele	Patrick Robitaille	Patrick Robitaille	Brenda Wallace
Alex Bluhm	Ronald Friedlander	Roger Melfon	Irene Rurycz	Irene Rurycz	Michael Washburn
Dayquann Boyd	Pineula Fuimaono	Dale Meyer	Jonathan Russell	Jonathan Russell	Ryan Waters
Michael Boyer	Mark Gagliardi	Adam Miller	Derek Sandilands	Derek Sandilands	Huihan Wee
Flavia Brakling	Allan Gilbert	DeFaunda Milner	Paul Sandroni	Paul Sandroni	Jennifer Wehrle
Shoshannah Brenner	Brock Graff	DeVaun Mooney	Paramjit Sangha	Paramjit Sangha	Arthur Westergren
Catherine Briggie	Kenneth Greer	Joseph Moore	Rickie Sasser	Rickie Sasser	Jenny Williams
Rachel Buser	Jason Hadden	Russell Morris	Norma Sauls	Norma Sauls	Kevin Wilson
Amy Buskas	Benham Halali	Athar Sheikh	Athar Sheikh	Athar Sheikh	Nicole Winn
Stephanie Caccamo	Edward Hanna	Shaun Sideris	Shaun Sideris	Shaun Sideris	Jesse Wise
Michael Camara	David Hannan	Alan Silverman	Alan Silverman	Alan Silverman	Nikki Woods
Valerie Capano	Palwinder Hansra	Patricia Simpson	Patricia Simpson	Patricia Simpson	Eric Wright
Taneisha Carter	Glen Hardeman	Tracy Smith	Tracy Smith	Tracy Smith	Freida Yakubov
Richard Case	Demetrius Harris	Justin Smith	Justin Smith	Justin Smith	Antoinette Yellock
Thomas Castor	Jerry Harnett	Paul Smoley	Paul Smoley	Paul Smoley	Marc Younger
Marlo Chavez	Omar Hashimi	Beth Snow	Beth Snow	Beth Snow	Michael Yoxheimer
Samantha Chui	Roghie Hassanloo	Natalie Soboleva	Natalie Soboleva	Natalie Soboleva	Kent Zadko
John Cochran	Willie Hayden	Frank Soldo	Frank Soldo	Frank Soldo	Bianca Zaragoza
Cheryl Cook	Gerald Hayes	Lucero Solis	Lucero Solis	Lucero Solis	Jinzhou Zhao
Susan Cooksey	Gregory Hayman	Thomas Soloweyko	Thomas Soloweyko	Thomas Soloweyko	
Ricky Craig	Yvonne Hernandez	Randolph Souliers	Randolph Souliers	Randolph Souliers	
		Jacob Lewis			

\$ Show Me the Money \$

Retention Bonus*

QUALIFIER	SGA	AMOUNT
Kevin Appasamy	Altig-Orlovic	\$9,137.73
Justin Smith	Steve Friedlander	\$5,032.59
Sebastian Kazek	Matt Henderson	\$4,862.25
Naera Pomare	Steve Friedlander	\$4,793.78
Jose Lopes	David Zophin	\$4,293.08
Benham Halali	Jatoft-Foti	\$4,025.89
Max Quasem	Cohen-Cohen	\$3,964.46
Herivelto Pereira	Jatoft-Foti	\$3,727.70
James Aalders	Imran Satti	\$3,579.14
Robert Webb	Eric Giglione	\$3,514.36

TOTAL RETENTION BONUS PAID: \$315,801.69

207 Producers Qualified

PR Bonus*

QUALIFIER	SGA	AMOUNT
Mark Gagliardi	Jatoft-Foti	\$7,079.41
Larry Lozano	Jatoft-Foti	\$6,412.65
Brenda DiSomma	Eric Giglione	\$4,507.50
Kathleen Loughran	HO NY	\$4,070.25
Sara Thraillkille	Steve Greer	\$2,737.50
Al Wall	Josh Chalom	\$2,580.88
Malka Arony	Steve Hartman	\$2,194.91
Laurie Onasch	Manone/Alt.-Orl.	\$2,093.60
Darrell Dorey	Imran Satti	\$1,512.50
Robin Andrade	HO MA	\$1,471.00

TOTAL PR BONUS PAID: \$62,261.66

108 PR Reps Qualified

MGA Bonus*

QUALIFIER	SGA	AMOUNT
Samuel Cohen	Fred Hadayia	\$3,380.38
Dorian Oldham	Durhon Oldham	\$2,097.53
David Solomonov	Joshua Chalom	\$2,032.95
Megan Olson	Steve Hartman	\$1,916.08
Steven King	Paul Rumbuc	\$1,414.57
Christopher Stephens	Jatoft-Foti	\$1,357.54
Cheryl Foti	Jatoft-Foti	\$1,252.32
Darren Miller	Joseph Manone	\$890.76
Edward Hanna	Tom Williams	\$807.19
Alfred Brenner	Jatoft-Foti	\$796.82

TOTAL MGA BONUS PAID: \$26,595.58

36 Managers Qualified

BR Bonus*

QUALIFIER	SGA	AMOUNT
Jeff Ribman	Steve Friedlander	\$6,518.55
Maxine Moody	David Zophin	\$5,646.07
Diego Arango	Matt Henderson	\$3,785.02
Randy Teysler	Chris Hernandez	\$3,782.23
Michael Laramie	Steve Greer	\$3,352.02
Travis Moody	Surace-Smith	\$2,807.44
Cheryl Foti	Jatoft-Foti	\$2,601.27
Samuel Cohen	Fred Hadayia	\$2,305.40
Robert Dunn	Surace-Smith	\$2,178.37
James Bailey	Slav Bitman	\$2,151.14

TOTAL BR BONUS PAID: \$120,879.68

252 Managers Qualified

Reinstatement Bonus*

QUALIFIER	SGA	AMOUNT
Balvino Cardoza	Cohen-Cohen	\$1,741.40
Dave Jackson	Tom Williams	\$1,274.89
Hank Gordon	Bob Olson	\$1,188.80
Sami Mogannam	Jatoft-Foti	\$1,062.18
Stephen Liberto	Eric Giglione	\$980.01
John Bulecza	Matt Henderson	\$762.45
Daniel Potilechio	Bob Olson	\$654.34
Julie Wells	Chris Hernandez	\$622.73
Timothy Dawe	Bob Olson	\$593.90
Rebecca Fischer	Allan Jennings	\$460.41

TOTAL REINSTATEMENT BONUS PAID: \$16,114.66

54 Producers Qualified

New Agent Bonus*

QUALIFIER	SGA	AMOUNT
Athar Sheikh	Josh Chalom	\$2,375.36
Roghie Hassanloo	Josh Chalom	\$2,260.76
Daniel Kelly	Mat Hart	\$2,099.92
Brenda Wallace	Fred Hadayia	\$2,066.89
Kenneth Greer	Steven Greer	\$2,050.48
Dayquann Boyd	David Zophin	\$2,036.20
Mario Chavez	Jatoft-Foti	\$2,031.93
Gurmeet Kler	Jatoft-Foti	\$1,954.83
Craig Foreshe	Josh Chalom	\$1,923.19
Patrick Blanchette	David Zophin	\$1,852.91

TOTAL NEW AGENT BONUS PAID: \$326,071.44

928 Producers Qualified

Master General Agents

Master General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have four First Year Agents coded and meet all production requirements.



1. Michael Laramie
Houston, TX



2. Travis Moody
Toledo, OH



3. Cheryl Foti
Concord, CA



4. Diego Arango
Altamonte Springs, FL



5. James Bailey
Raleigh, NC

July Production

All Time Record to Beat
MONTH: \$250,859 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Michael Laramie	\$66,205	\$82,809		68.6	Steve Greer
2. Travis Moody	65,191	81,992		69.1	Surace-Smith
3. Cheryl Foti	59,423	116,794		75.1	Jatoft-Foti
4. Diego Arango	59,168	61,797		68.2	Matt Henderson
5. James Bailey	57,976	64,316		76.3	Slav Bitman
6. Sabrina Lloyd	57,040	57,431	78		Barry Dillah
7. Sonny Gurney	49,402	73,093		71.5	Paul Rumbuc
8. Shaun McDonald	44,395	56,804	94		Altig-Orlovic
9. Randy Teyssier	42,097	49,702		71.1	Chris Hernandez
10. Harjeet Rana	38,662	93,798		71.1	Imran Satti

YTD Production

All Time Record to Beat
YTD: \$2,168,283 NET ALP PAUL RUMBUC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Harjeet Rana	\$553,403	\$868,632		71.1	Imran Satti
* 2. James Bailey	300,218	383,512		76.3	Slav Bitman
* 3. Brian Alt	275,084	321,679	88		Imran Satti
* 4. Mitchell Duplantis	268,104	310,587		77.5	Marc Rosen
* 5. Sabrina Lloyd	264,870	297,335	78		Barry Dillah
6. Rodney Ward	254,311	409,494		75.8	Paul Rumbuc
7. Rebecca Klebsch	238,262	363,168		77.3	Joe Manone
8. David Guzman	235,542	283,651		68.5	Surace-Smith
9. Cheryl Foti	232,016	594,207		75.1	Jatoft-Foti
10. Joshua Goodman	226,782	358,274		68.2	Bill Jennings

Regional General Agents



1. Sonny Gurney
Troy, MI



2. Jim Bianchi
Rochester, NY



3. Joshua Goodman
Denver, CO

July Production

All Time Record to Beat
MONTH: \$470,822 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Sonny Gurney	\$128,878	\$252,583		70.1	Paul Rumbuc
2. Jim Bianchi	124,789	356,262		74.4	Durhon Oldham
3. Joshua Goodman	110,140	174,675		69.8	Bill Jennings
4. Michael Laramie	72,945	88,861		68.3	Steve Greer
5. Harjeet Rana	71,068	137,355		71.3	Imran Satti

YTD Production

All Time Record to Beat
YTD: \$4,392,067 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,328,247	\$2,967,240		74.4	Durhon Oldham
* 2. Sonny Gurney	738,836	1,707,132		70.1	Paul Rumbuc
3. Harjeet Rana	615,555	1,096,537		71.3	Imran Satti
4. Joshua Goodman	612,906	1,044,497		69.8	Bill Jennings
5. Mitchell Duplantis	446,339	576,845		76.0	Marc Rosen

SGA Production

TOP SGAS BY CATEGORY



CATEGORY I
Jim Surace



CATEGORY I
Marcus Smith



CATEGORY III
Steve Friedlander



CATEGORY IV
Josh Chalom



CATEGORY V
Slav Bitman



CATEGORY VI
Donald Orban



CATEGORY VIII
Barry Dillah

JULY	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		69.2	\$222,489	\$202,000	110	\$347,212
	ALTIG-ORLOVIC	91		774,954	741,000	105	1,658,190
CATEGORY III	STEVE FRIEDLANDER		75.4	\$155,142	\$93,600	166	\$264,410
CATEGORY IV	JOSH CHALOM		71.3	\$95,950	\$80,000	120	\$179,043
CATEGORY V	SLAV BITMAN		70.7	\$111,143	\$65,000	171	\$145,300
	RUMER-WHITTINGHILL		69.0	64,631	\$6,500	114	134,607
CATEGORY VI	DONALD ORBAN	86		\$57,520	\$32,500	177	\$64,249
CATEGORY VIII	BARRY DILLAH	78		\$56,410	\$44,100	128	\$67,160
	CHRIS HERNANDEZ	90		77,053	62,150	124	89,097
	CARLA MILLER	83		42,841	36,000	119	85,319

YTD	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	ALTIG-ORLOVIC	91		\$779,081	\$741,000	105	\$1,687,884
CATEGORY III	STEVE FRIEDLANDER		75.4	\$660,782	\$655,200	101	\$1,209,904
CATEGORY V	SLAV BITMAN		70.7	\$615,993	\$455,000	135	\$884,021
CATEGORY VI	DONALD ORBAN	86		\$181,596	\$162,500	112	\$209,776
CATEGORY VII	MARC ROSEN		74.8	\$450,188	\$367,000	123	\$580,696
CATEGORY VIII	BARRY DILLAH	78		\$287,349	\$211,500	136	\$379,007
	CARLA MILLER	83		150,490	122,400	123	279,844
	CHRIS HERNANDEZ	90		243,293	217,525	112	355,837

PR Representatives



PR Manager
Debbie Enstedt
Winnipeg, MB



Category A
Demetrius Harris
Pasadena, CA



Category A
Larry Lozano
Concord, CA



Category B
Darrell Dorey
Halifax, NS



Category B
Sara Thraikille
Houston, TX



Category C
Cheryl Cook
Harrisburg, PA



Category C
Kenneth Altizer
Nitro, WV

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,760	Altig-Orlovic
2. Malka Arony	12,518	HO LA/Hartman
3. Charles Hill	10,181	Jatoft-Foti

All Time PR Card Production Record
MONTH: 18,960 CARDS

Category A	No. Cards	SGA
1. Demetrius Harris	6,016	HO LA
2. Larry Lozano	5,175	Jatoft-Foti
3. Brenda DiSomma	4,876	Eric Giglione
4. Mark Gagliardi	4,470	Jatoft-Foti
5. Malka Arony	4,231	HO LA/Hartman

Category B	No. Cards	SGA
1. Darrell Dorey	3,721	Imran Satti
2. Sara Thraikille	3,255	Steve Greer
3. Laurie Onasch	2,567	Manone/Alt-Orl.
4. Al Wall	2,142	Josh Chalom
5. Robin Andrade	1,898	HO MA

All Time PR Group Production Record
MONTH: 55 GROUPS VIVIAN DWYER

Category C	Groups	SGA
1. Cheryl Cook	19	Durhon Oldham
2. Kenneth Altizer	16	Scott Keeney
3. Jerry Hartnett	7	Surace-Smith
4. Richard Case	7	Surace-Smith
5. Brett Hulme	6	HO GA

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Category A = SGA categories one and two.

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	85,618	Altig-Orlovic
*2. Malka Arony	52,167	HO LA/Hartman
3. Charles Hill	43,080	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 CARDS DENISE BOWYER

Category A	No. Cards	SGA
*1. Malka Arony	20,896	HO LA/Hartman
*2. Mark Gagliardi	19,279	Jatoft-Foti
3. Larry Lozano	17,272	Jatoft-Foti
4. Timothy Farr	14,231	Paul Rumbuc
5. Brenda DiSomma	13,926	Eric Giglione

Category B	No. Cards	SGA
*1. Darrell Dorey	14,525	Imran Satti
*2. Robin Andrade	13,223	HO MA
3. Laurie Onasch	12,524	Manone/Alt-Orl.
4. Al Wall	10,581	Josh Chalom
5. Paul Winslow	10,048	HO St. Louis

All Time PR Group Production Record
YTD: 136 GROUPS KENNETH ALTIZER

Category C	Groups	SGA
*1. Richard Case	56	Surace-Smith
*2. Kenneth Altizer	54	Scott Keeney
3. Jerry Hartnett	41	Surace-Smith
4. Susan Fuldauer	38	Mark Hancock
5. Cheryl Cook	37	Durhon Oldham

Category B = SGA categories three, four, five, six, seven, and eight. Category C = Top number of group credits signed from all SGA categories. Also, please note, the number of leads will be used to break a tie in Category C.

PR Contest

Announcing the Winter 2007 PR Olympics LET THE GAMES BEGIN!



Triathlon

Total Leads

3 Market Minimum

*Total leads received in Home Office between 9/1/2007 and 12/31/2007. Leads must represent 3 of the following 4 markets: Unions, Credit Unions, Associations, CH Groups - Child Safe/Discount Cards (endorsed groups only). Top 3 producers in each category will be awarded prizes.

Prizes 1st - \$300 gift card & medal
2nd - \$200 gift card & medal
3rd - \$100 gift card & medal

Leads totals are net leads (net of duplicates, overage and trash leads) and must be scanned and credited between 9/1/2007 and 12/31/2007.

Luge

CH Leads (Child Safe & Discount Card)

Child Safe and Discount Card leads (from endorsed groups only - does not include CSIDK) received in Home Office between 9/1/2007 and 12/31/2007. Top 3 producers in each category will be awarded prizes.

Prizes 1st - \$100 gift card & medal
2nd - \$50 gift card & medal
3rd - \$25 gift card & medal

Downhill Skiing

Unions

Union leads received in Home Office between 9/1/2007 and 12/31/2007. Top 3 producers in each category will be awarded prizes.

Prizes 1st - \$100 gift card & medal
2nd - \$50 gift card & medal
3rd - \$25 gift card & medal

Figure Skating

Original Leads

Original leads received in Home Office between 9/1/2007 and 12/31/2007. Top 3 producers in each category will be awarded prizes.

Prizes 1st - \$100 gift card & medal
2nd - \$50 gift card & medal
3rd - \$25 gift card & medal

Snowboard

Associations

Association leads received in Home Office between 9/1/2007 and 12/31/2007. Top 3 producers in each category will be awarded prizes.

Prizes 1st - \$100 gift card & medal
2nd - \$50 gift card & medal
3rd - \$25 gift card & medal

Bobsled

Credit Unions

Credit Union leads received in Home Office between 9/1/2007 and 12/31/2007. Top 3 producers in each category will be awarded prizes.

Prizes 1st - \$100 gift card & medal
2nd - \$50 gift card & medal
3rd - \$25 gift card & medal

Coming Soon!

Ice Hockey

November 1-December 31, 2007

All active PR Reps as of 11/1/2007 will be divided into 12 teams. Points will be awarded to teams based on the number of groups signed and received in Home Office between 11/1/2007 and 12/31/2007.

Prizes 1st - \$100 gift card & medal
2nd - \$50 gift card & medal
3rd - \$25 gift card & medal

Teams will be divided in Home Office, with no respect to geographic location of members and will be a blend of reps from all categories and tenures. Team captains will be assigned by Home Office. Prior to the beginning of the contest you will receive your team assignment and contact information for your teammates. Team members will be strongly encouraged to communicate and network to sign the maximum number of groups possible. Prizes will only be awarded to contributing teams members who earn at least one point. In the event of a tie, winning team will be decided by a "sudden-death" comparison of the total number of members signed.



All/NLICO Reps are eligible to participate in all events. Categories are based on convention qualification categories-A, B, & C. Prizes will be awarded at Summit 2008, to be held in January 2008. PR Reps must be active as of 12/31/07 in order to receive prizes.

Here We Grow Again!

AIL/NILICO is growing by leaps and bounds, and we have new office openings to prove it! Agencies all over are branching out and making their presence known in the communities we serve.

The Carla Miller Agency

Carla's been busy, already opening a new satellite office in South Carolina.

Charleston, South Carolina

MGA: Jenny Sample

The Williams-Williams Agency

Let's hear it for an amazing five new offices in Georgia!

Augusta, Georgia

MGA: John DeRosier

Columbus, Georgia

MGA: Justin Witte

Norcross, Georgia

MGA: Samantha Chui

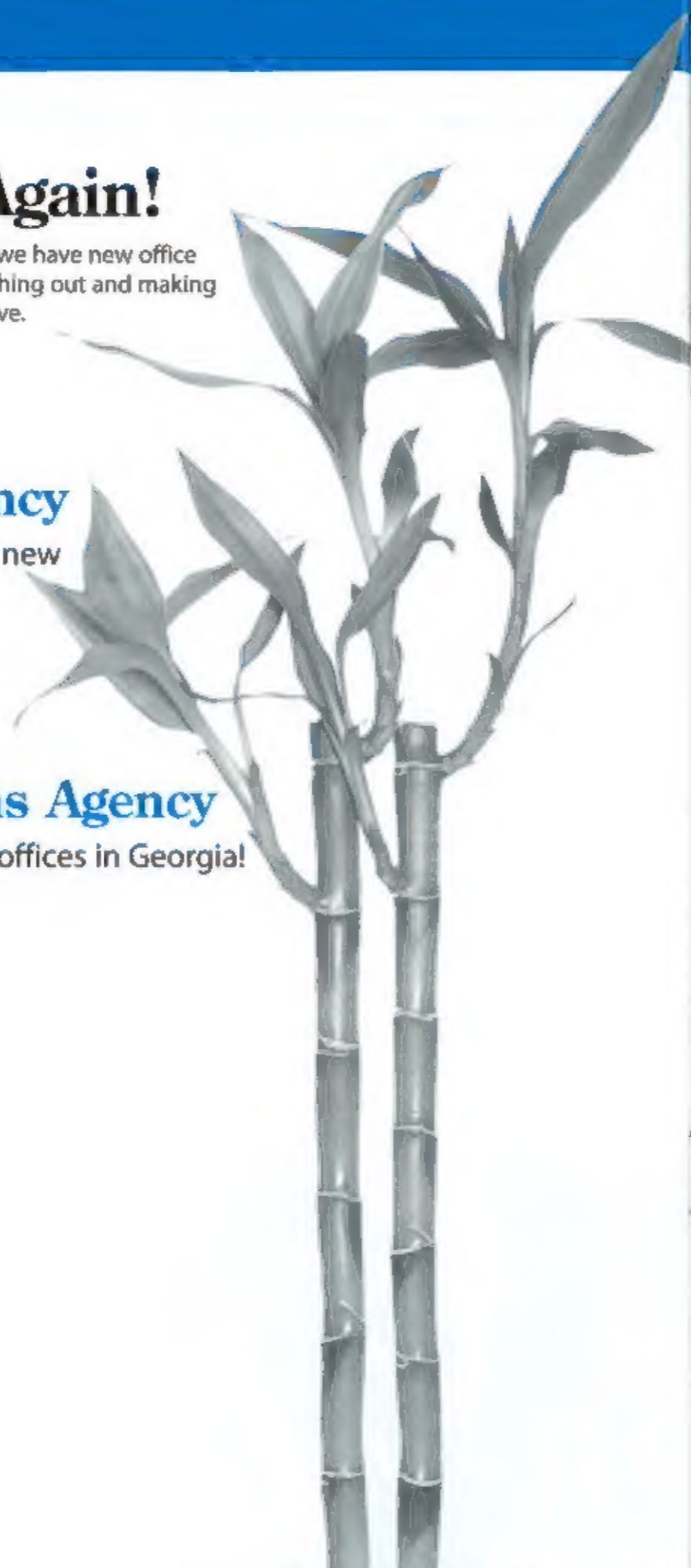
Powder Springs, Georgia

MGA: Stacie Williams-Amerson

Savannah, Georgia

MGA: Herman Fennel

Good luck, everyone!



FROM THE DESK OF:
Scott Smith
*Executive Vice President &
Chief Marketing Officer*

Your Timing is Perfect

What are you waiting for?

What a perfect time to take the plunge into American and National Income leadership and management opportunities. Our producing agent count in July jumped by 180 agents, and the initial returns on the new agent compensation plans suggest continued growth. *Here we grow again!* It is no coincidence that the first page of this month's *Spotlight* asks for SGA candidates to identify themselves. Did you take note of the upcoming Leadership Development Seminar scheduled for September 18-20, 2007? Now is exactly the time to make the jump into a leadership role.

Someone once said that the rewards you reap in life are in direct proportion to the contributions you make. Not everyone holds the same values as someone else, and I'm not trying to convince every personal producer that a management career track is essential. But for those of you considering, let me help you along with your thinking. First, let's assume the primary reason you work is to generate income. As a personal producer, the secondary reason would normally either be to control your own schedule or a competitive drive for recognition.

But what about sales management? Why would you explore that career track?

First of all, too many people tend to undervalue who they are and overvalue who they are not. That kind of thinking can lead to a question too often asked- am I good enough to be a leader? A successful personal producer generally contains many of the attributes essential to strong leadership, including high energy, creative thinking, good people skills, and the ability to listen, followed by the ability to reason. So if

you possess these attributes, what's holding you back? I suspect one of the main factors is fear of the unknown, moving into the uncharted waters of leadership. That first step into management, however, ends up not being terrifying, but rather gratifying. The thrills and fulfillment of being a leader cannot be paralleled by anything you will get out of personal production.

I'm talking about the satisfaction that comes with coaching someone so they encounter the same wonderful opportunities you did. Once you have experienced "turning a puppy into a dog," as I like to term it, the debt of loyalty and the thankfulness of your protégé will be evidence of the kind of satisfaction that just can't come out of personal production alone.

You may have heard the saying that the "captain cats alone." Leadership is not a popularity contest. It is a track where often the best interests of the recipient need to be exercised in a somewhat less than popular manner. You need to understand and be prepared for less appreciation. Leadership is hard work but entirely worth every effort you put into it. If you as a leader provide an ethical guidance in the best interests of your understudy, the successes, when realized, will displace questions with answers and friction with gratitude.

Consider a management career track and leadership training. Consider becoming a mentor to a personal producer. Consider the possibilities.

And by the way, no previous experience is necessary.

Yesterday cannot be changed, but tomorrow can be influenced by your actions today.



Dive into work...



Pack your flippers.



Puerto Rico — Get on Island Time

RIGHT NOW

2008 Convention, May 15-18, 2008

For complete Convention Qualifications, go to www.aflac.com/convention

MGA Bonus

July Bonus Qualifiers

Samuel Collins	\$1,380.18
Dorian Coleman	\$2,087.53
David Sotomayor	\$2,332.95
Megan Olson	\$1,916.08
Steven King	\$1,414.57
Christopher Stephens	\$1,357.54
Corey Wolf	\$1,252.32
Hansen Miller	\$890.76
Edward Hanna	\$807.19
Allred Frezza	\$796.82
Randy Tenner	\$755.51
Michael Booker	\$719.27
James Huey	\$672.17
Cliff Snow	\$648.68
Barry Levesey	\$646.55
Sandra Johnson	\$629.85
Robert Corley	\$613.18
Jim Varsola	\$514.51
Rodney Ward	\$506.69
Michael Snow	\$481.20

Philip Pratt	\$440.59
Robert Dunn	\$438.09
Charles Vance	\$406.76
Edward Simon	\$396.19
Steven DeChiaro	\$390.61
Robert Kovak	\$354.06
John M. Conway	\$298.88
Eric LaBontee	\$282.22
Rebecca Klebsch	\$210.27
Jason Mayer	\$228.07
Volodymyr Deresvyanyy	\$228.00
Lorna Barnett	\$178.27
Joshua Kietz	\$167.70
Matthew	\$141.78
Russell Chang	\$140.99
Steve Strong	\$111.57

Total \$253,138.30

Retention Bonus

QUALIFIER	BONUS*
Russell Morris	\$1,296.02
Noel Abies	\$1,288.30
Samson Adelufosi	\$1,272.06
Norman Lew	\$1,267.52
Donald Nelson	\$1,249.94
William Gordon	\$1,248.02
Danielle Holmes	\$1,241.23
Marineia Achim	\$1,237.81
Richard Carter	\$1,232.36
Scott Remyey	\$1,229.84
Adam Herman	\$1,222.33
Benjamin VanFossen	\$1,221.92
Robert Kanaan	\$1,212.81
Patricia Longenecker	\$1,181.28
Patricia Williams	\$1,170.34
Bradley Kampmeier	\$1,157.99
Lacey Stoor	\$1,157.96
Lori Simpson	\$1,151.62
Nancy Myers	\$1,135.19
Scott Mellgren	\$1,132.20
Nadia King	\$1,128.77
Grant Wahlig	\$1,118.45
Miranda Dellinger	\$1,114.90
Anei Fernandez	\$1,075.29
Kathleen Unitas	\$1,060.77
Martha Souto	\$1,057.58
Daven Hermosura	\$1,053.54
Andres Diaz	\$1,049.35
Djenabou Diallo	\$1,038.54
Lori Underwood	\$1,030.08
Jeffrey Lozowski	\$1,029.52
Marino Baca	\$982.16
Raymond Risucci	\$973.32
Rhonda Shaffer	\$973.32
Joseph Galesk	\$966.90
Richard Greenberg	\$961.44
Rogoberto Pezoza	\$953.50
Kirk Kupsky	\$949.90
Carl Boldon	\$949.32
Bertram Feldman	\$929.88
Balvino Cardoza	\$926.97
Tibor Simon	\$922.90
Sharon Ngatu	\$910.94
Rud Carnevalini	\$900.26
Sean O'Hara	\$879.82
Martin Mock	\$876.51
Mark Peitz	\$876.48
Sherril Brendle	\$874.08
Mark Corkrean	\$872.02
Melanie Cohen	\$869.37
Timothy Dawe	\$861.21
Paul Wojtek	\$858.69
Hashmat Sa'ed	\$856.62
John Sparby	\$853.62
Ruben Soberanes	\$845.49
Kenji Leonard	\$835.81

QUALIFIER	BONUS*
Preet Sahgal	\$818.85
Richard Davis	\$812.38
James Tanguay	\$810.32
Thomas Parker	\$776.99
Christopher Wakefield	\$767.19
Douglas Zigby	\$754.74
Jawoo Sohn	\$741.99
Sami Mogannam	\$735.75
Aurson Bankowsk	\$729.74
Timothy Rose	\$701.55
Daniel Kulman	\$673.33
Byron Washington	\$661.15
Katherine Georgiou	\$659.74
Jessica Coltrei	\$656.20
Karen Stockwell	\$652.66
Eric Miller	\$648.69
Andrea Barenhoitz	\$645.53
Phillip Humbel	\$634.49
Christy Starr	\$628.83
David Boshard	\$624.07
Bradley Ellison	\$605.56
Jason Mayer	\$598.70
Azan Rosen	\$597.20
Raphael Bouchereau	\$594.49
Corey Carbon	\$578.28
Michael Little	\$573.88
Pamela Ladd	\$552.02
Tim Schroeder	\$520.03
Ryan Grant	\$503.21
JoAnne Marks	\$498.23
Peter Pedersen	\$498.05
Matthew Birjio	\$477.04
Roderick Nelson	\$470.24
Steven Edgell	\$468.61
Salvatore Giacchi	\$455.81
Jose Sanchez	\$403.29
Goldra Wells	\$398.97
Jeffrey Canning	\$313.27
James Moore	\$271.00
Crystal Furman	\$264.12
William Hickey	\$226.06
Anthony Cheung	\$224.70
Sali Vermana	\$216.52
Carlos Ramos	\$190.41
Danielle Bryditzki	\$185.94
Jack Seitz	\$181.58
Thomas Good	\$65.49

Total Retention Bonus
\$315,801.69

Retention Bonus

QUALIFIER	BONUS*
Kevin Appasamy	\$9,137.73
Justin Smith	\$5,032.59
Sebastian Kazek	\$4,862.25
Naera Pomare	\$4,793.78
Jose Lopes	\$4,293.08
Benham Halaib	\$4,025.89
Max Quasem	\$3,964.46
Herivelto Pereira	\$3,727.70
James Aalders	\$3,579.14
Robert Webb	\$3,514.36
John Cochrane	\$3,445.48
Dawn McElwain	\$3,385.43
Yvonne Hernandez	\$3,373.66
Naveen Eapen	\$3,321.37
Bianca Zaragoza	\$3,284.93
Robert Ulreich	\$3,238.27
Bedis Kilani	\$3,215.64
Jinzhou Zhao	\$3,040.01
Wayne Fader	\$2,977.97
Ronald Friedlander	\$2,790.40
Michael Perkins	\$2,572.35
Patricio Mamadacy	\$2,570.50
Alex Bluhm	\$2,550.93
Rory Crockford	\$2,542.17
Randolph Soufieri	\$2,529.01
Natalie Soboleva	\$2,517.49
Christina Johnson	\$2,438.46
Kevin Wilson	\$2,407.22
Chad Neff	\$2,396.15
Edward Hanna	\$2,366.55
Lorenzo Lamelo	\$2,331.42
Ronald Rivera	\$2,257.20
Beth Snow	\$2,244.02
Majargai Sukhbaatar	\$2,240.16
Samantha Chul	\$2,220.29
Kouassi Appiah	\$2,209.25
Glenn VanDeSande	\$2,195.94
Maria Esposito	\$2,182.21
Nikki Woods	\$2,161.69
Grog Stewart	\$2,159.42
Herman Fennell	\$2,141.49
Paul Smoley	\$2,128.94
Susan Johnson	\$2,119.43
Eli McKenzie	\$2,117.46
Garret Kun	\$2,106.35
Steven Stensrud	\$2,079.67
Todd O'Neill	\$2,039.07
Jennifer Wehrle	\$2,032.15
Ronald Berube	\$2,031.39
Carmen Sanchez-Ramirez	\$2,021.18
Michael Boyer	\$2,001.37
Frank Jendusa	\$1,962.82

QUALIFIER	BONUS*
Joey Kennedy	\$1,938.79
Gregory Hayman	\$1,913.13
Philip Anderson	\$1,831.82
Kelvin McDiarmid	\$1,830.58
Freida Yakubov	\$1,816.02
Angeles Ordas	\$1,806.85
David Ackerman	\$1,800.37
Wanda Hammonds	\$1,796.97
Paramjit Sangha	\$1,766.40
Derek Sandilands	\$1,759.30
Helen Taylor	\$1,751.02
Ross Ewen	\$1,747.30
Christopher Keller	\$1,705.10
Devin Phillips	\$1,693.67
Willie Hayden	\$1,687.44
Nicole Winn	\$1,671.32
Thomas VanOsdol	\$1,661.11
Ed Olfert	\$1,655.28
Allan Munro	\$1,652.53
Jay Meyer	\$1,638.99
Ryan Vopat	\$1,628.58
David Jackson	\$1,578.13
Daniel Potoczko	\$1,556.56
Timothy Nolan	\$1,553.95
David Thornton	\$1,510.05
Jesse Wise	\$1,495.49
Brady Pesola	\$1,492.28
Gabriel Santos	\$1,489.51
Sarah Sweeney	\$1,477.64
Theresa Bellaro	\$1,476.56
Jesse Nopywoda	\$1,476.06
Raymond Lavrenz	\$1,473.70
Daniel Phares	\$1,466.76
John Franklin	\$1,464.65
Angelika Vassilieva	\$1,461.81
Amir Sedaghat	\$1,446.75
Stephanie Caccamo	\$1,441.01
Rayon Matthews	\$1,436.19
Antoinette Yellock	\$1,430.28
Jennifer Ingimundson	\$1,426.50
Alan Silverman	\$1,393.68
Adam Kahn	\$1,391.14
Stephen Bendure	\$1,383.49
Michael Broker	\$1,372.72
James Brennells	\$1,368.28
Frank Sordo	\$1,364.14
Anthony Mele	\$1,359.09
Jacob Lewis	\$1,341.11
Denius Tomcombe	\$1,335.88
Valene Capano	\$1,334.65
Diana McNair	\$1,298.07
Yevgeniy Kashkin	\$1,297.77

July Bonus Qualifiers

Qualifier	Bonus
Jeff Rahman	\$6,518.55
Maxine Moody	\$5,646.07
Diego Arango	\$3,785.02
Randy Teyszier	\$3,782.23
Michael Laramie	\$3,352.02
Travis Moody	\$2,807.44
Cheryl Yuti	\$2,601.27
Samuel Cohen	\$2,305.40
Robert Dunn	\$2,178.37
James Bailey	\$2,151.14
Christopher Stephens	\$2,069.83
Sonity Gurney	\$1,974.15
Byron Paz	\$1,704.73
Matthew Melhorn	\$1,683.06
Matthew Laugstier	\$1,662.66
Samuel Lachala	\$1,599.26
David Solumonov	\$1,558.05
Rodney Ward	\$1,556.59
Michael Ozark	\$1,410.88
Rebecca Klebach	\$1,370.33
Ditrian Oldham	\$1,353.11
Steven King	\$1,313.89
Patrick Huray	\$1,291.73
Darren Miller	\$1,249.70
Lafonya Tucker	\$1,247.22
Joshua Uehli	\$1,186.85
Grant Sharp	\$1,180.86
Sabrina Lloyd	\$1,174.73
Alfred Swoner	\$1,171.30
Patricia Lee	\$1,161.33
Jim Biambi	\$1,089.66
Curt Snow	\$1,070.15
Susan Schreiber	\$1,066.09
David Guzman	\$1,052.87
Alex Gonzales	\$1,048.41
Taina Lameko	\$1,004.33
Jason Meyer	\$999.71
Elwyn Hemmosura	\$934.74
Matt Flores	\$902.83
Robert Sluiter	\$888.84
Patrick Stenglein	\$850.16
Jason Young	\$820.15
Meghan Olson	\$789.63
George Roujain	\$786.19

Qualifier	Bonus
Ronald Imhof	\$780.76
Karl Schuckert	\$774.24
Shaun McDonald	\$770.33
Arthur Greene	\$767.52
David Faraway	\$765.97
Mitchell Duplantis	\$763.16
Madia King	\$758.67
Todd Ingelion	\$735.23
Lorenzo Lameko	\$728.74
Philip Frata	\$728.62
Steven DiChiara	\$719.49
Eric Miller	\$694.43
Michael Sheets	\$682.24
Volodymyr Serewanyy	\$670.79
Michael van Delft	\$668.29
Kory Butler	\$642.08
Ryan Sweet	\$639.02
Michael D'Pouke	\$629.81
Robert Hamilton	\$569.53
Rachel Amisac	\$561.09
Jason Jackson	\$538.72
Kevin Haines	\$533.90
Joseph Seyffel	\$511.15
Bente Agwiesu	\$504.08
Mark Blier	\$482.89
Toy Plummer	\$478.95
Matthew Lukesh	\$463.20
John McNary	\$450.18
Michael Beyer	\$448.73
Tracy Haden	\$445.76
Natalie Linker	\$432.76
Scott Baker	\$413.25
Russell Chang	\$409.22
Timothy Clark	\$407.97
Vann Durham	\$399.75
Lita Lameko	\$398.22
Kirk Kupaly	\$396.25
Richard Barber	\$391.51
David Bondar	\$387.43
Chiquita Richards	\$385.45
John McGrath	\$382.64
Jeffery Thiel	\$379.77
Matthew Gonzales	\$372.82
Benjamin Vondrak	\$369.99

Qualifier	Bonus
Ken Leonard	\$368.65
Brian Grycka	\$353.90
Steven Stensrud	\$338.40
Kathryn Crainson	\$335.03
Alan Silverman	\$324.15
Michael Boskey	\$320.61
Brandon Gorkins	\$315.91
Richard Refano	\$308.72
Kalvi D'Keeffe	\$304.22
Raphael Bouchereau	\$303.25
Katherine Georgiou	\$303.10
John Hamrick	\$301.72
Jessica Chandler	\$294.35
Raymond Rucci	\$292.35
David Garbanky	\$291.34
Lisa Roemer	\$287.60
Lance Lovelost	\$284.03
Brandon Braun	\$279.03
David Blinter	\$276.94
David Montgomery	\$276.84
Gregory Ingrav	\$274.81
Daniel Jones	\$270.85
John DeBauer	\$268.71
Marino Baca	\$266.07
Edward Hanna	\$261.04
Raju Panikarla	\$252.56
Thomas Soloweyko	\$238.91
Joshua Harris	\$233.37
Krista Thoms	\$232.60
Robert Hughes	\$232.15
Prenton Foster	\$227.82
Ricardo Garvito	\$216.64
Bradley Wigand	\$213.99
Joseph Lamen	\$202.45
Denice Davidson	\$200.67
Michael Libani	\$195.32
Paul James	\$195.10
Jeremy Welch	\$194.72
Averyll West-Washington	\$192.17
Travis Vandenberghe	\$191.59
Bradley Olson	\$191.43
Emmanuel Villasenor	\$191.36
Joseph Henderson	\$189.63
Eric LaSociere	\$186.98

Qualifier	Bonus
Matthew Ho	\$183.70
Michael Libani	\$181.02
Jon Hamic	\$177.76
David Garrett	\$174.69
Travis Price	\$170.44
Sean Lacina	\$169.73
Leon Thompson	\$164.60
James Palmes	\$160.68
Tod Brown	\$157.22
Rory Crockford	\$156.44
Jacob Lewis	\$151.90
Mathew MacCannell	\$145.15
David Iriye	\$137.74
Louis Paganucci	\$136.80
Kevin Smyth	\$135.19
Patti Mobily	\$134.52
Reviel Jones	\$127.52
Samatha Chui	\$125.29
Daniel Holson	\$124.55
Andrew Bishop	\$124.49
Gregory McMeckan	\$122.47
Sidney Hodgkins	\$122.15
Marcus Howard	\$120.37
David Boshard	\$118.59
Pablo Garcia	\$117.64
Charles Vance	\$114.11
Phillip Anderson	\$112.52
Wayne Fader	\$111.97
Phillip LaCross	\$107.04
Gabriel Feldmann	\$106.98
Richard Blake	\$106.80
Tasha Tucker	\$102.81

Total Bonuses Paid Out
\$120,879.68

Reinstatement Bonus

July Bonus Qualifiers

Babino Cardona	\$1,741.40	Philip Paris	\$135.78
Dave Jackson	\$1,274.89	Adam Herrman	\$135.75
Hank Gordon	\$1,188.80	David Garberskiy	\$132.84
Sami Migaonaw	\$1,062.18	Josh Nixon	\$130.02
Stephen Liberto	\$980.03	Earnest Loveless	\$126.00
John Buleasa	\$762.45	Angela Jakubczak	\$124.58
Daniel Potuchio	\$654.34	Christian Richards	\$106.77
Jule Wells	\$622.73	Gordus Moeo	\$104.25
Timothy Dowe	\$593.90	Earle Harris	\$104.03
Rebecca Fischer	\$460.41	Greg Stewart	\$103.92
Darryl Washington	\$433.91	Matt Pflueger	\$99.56
Jaime Cervera	\$339.68	Frances Williams	\$98.01
Albert Lau	\$329.73	Patrick Hinta	\$92.99
Edwina Tolt	\$307.89	James Larkin	\$92.25
Lazarus Echeta	\$299.48	Jonay Sample	\$80.93
Carlo Bonifazi	\$268.94	Yeonae Hernandez	\$79.73
Trisha Murphy	\$248.98	Rigoberto Pedrosa	\$77.99
LaSonya Ranshart	\$245.71	Kamal Patel	\$74.40
David Ackerman	\$224.82	Wes Elder	\$69.74
Theresa Romano	\$223.22	Benjamin Vondrak	\$68.01
Tim Krueger	\$214.76	Richard Blake	\$67.83
Samantha Chiu	\$210.30	Richard Krueger	\$63.00
Preeti Sahgal	\$195.00	Thomas Hart	\$60.00
Martha Sousa	\$194.66	Christopher Kirk	\$58.01
Nabil Spahi	\$172.17	Rhonda Stafler	\$53.54
Gregory Brown	\$164.82	Douglas Zigby	\$49.50
Ryan Tucker	\$158.91		
Byron Paz	\$148.67		

Total **\$16,114.66**

New Agent Bonus

QUALIFIER	BONUS*
Nicole Ard	\$192.77
Eric Ferdinand Walters	\$192.36
Brian Sessions	\$191.80
Patricia Davies	\$191.23
Nicole Ruffin	\$191.33
Amanda Koester	\$190.65
Martin Gibbons	\$190.57
Fabio Gomez	\$189.05
Andrea Derifield	\$188.77
David Gable	\$187.46
Joshua Snyder	\$185.49
Kristopher Moore	\$184.06
Jason Escott	\$183.99
Erna Powell	\$183.60
George Horning	\$183.46
Patricia Shupe	\$182.85
Claudia Waller	\$182.20
Dillard Davis	\$182.01
Matthew Gilliland	\$181.69
Dave Bornhof	\$181.09
Scott Neil	\$180.37
Alberto Pirela	\$180.20
Thomas Racobaldo	\$179.60
Warren Mansell	\$179.58
Bradly Larsen	\$179.77
Mark Smith	\$178.82
Darell Haynes	\$178.71
David Randall	\$177.85
Jon Clark	\$177.22
Shawnda Washington	\$176.47
Terrence Miller	\$175.48
Tracy Hicks	\$174.71
Debra Koch	\$173.88
Maryna Danielian	\$172.89
Juan Villegas	\$172.88
Pejma Madarshahian	\$171.89
Pablo Pirela	\$170.95
Regula Bucher	\$170.54
Jackie Alston	\$170.14
Raymond Taylor	\$170.05
Darryl Washington	\$169.93
Brian Bowyer	\$169.69
Ronaldito Santiago	\$169.35
Craig Garcia	\$168.85
Terry Knudson	\$168.13
Leslyn Vieira	\$167.05
Carla Briffett	\$167.57
Travis Eick	\$167.47
Vainupo Toevai	\$167.01
Carla Pedersen	\$165.62
Hans Farkas	\$164.87
Saundra Pinckney	\$164.07
Jeff Debiak	\$163.36
Michael Knapp	\$163.34
Robert Combe	\$162.03
Kathleen Logsdon	\$161.70
October Meehan	\$160.46
Joseph Simon	\$160.44
Ungatea Mafileo	\$159.98
Linda Linsenbarth	\$159.85
Jomaira Trujillo	\$159.60
Jonathan Annett	\$159.34
Max Quinones	\$158.95
Jack Chaney	\$158.40
Jason Currie	\$157.43
Tejinder Singh	\$157.11
Cody Christian	\$156.75
Shandra McIntosh	\$154.93
Jasainia Hernandez	\$154.61
Junior Fretton	\$153.75
Josue Bernal	\$153.31
Jack Cargal	\$152.36
Claudia Zavala	\$148.88
Jesus Delgado	\$148.85
Lanez Bowman	\$148.05
Rebecca Dillon	\$147.36
Genine Schultz	\$146.64
Miranda Graham	\$145.35

QUALIFIER	BONUS*
Anthony Williams	\$144.24
Edward Daniel	\$144.01
Shane Sekiya	\$143.19
Jason Cohen	\$143.07
Paul Bailey	\$142.96
Joseph Mauro	\$141.34
Matthew Umbreit	\$140.97
Kenneth Bowman	\$140.02
Sharon Early	\$138.73
Antonio Salazar	\$138.57
Myles Todd	\$138.36
Daniel Brouillet	\$137.62
Andrew Stinnett	\$136.68
Darren Cureton	\$136.50
Kelly Brooks	\$136.42
Jeremy Schultz	\$136.22
Anthony Dorn	\$136.06
Renzo Bernardini	\$134.59
Megan Bruce	\$134.22
Josephine Ledezma	\$133.66
Martina Laufenberg	\$133.58
Lisa Hood	\$133.42
Blake Higuchi	\$133.34
Derek Wiens	\$133.05
Jennifer Bilodeau	\$132.31
Aracee Laguna	\$131.97
Maria Mireles	\$131.52
Mike Rewitzer	\$130.60
Soti Miller	\$130.09
Liviu Mercea	\$129.63
Teri McBlain	\$129.45
Jeanraphael Kishka	\$128.12
Jeannette Ruhl	\$128.07
Daniel Burnell	\$127.50
Rodney Hines	\$126.96
Molly Church	\$126.94
Steven Lambert	\$126.50
Tingting Liu	\$124.85
Margarita Kagan	\$124.45
Kamel Saidmansour	\$123.53
Raheela Haq	\$123.15
Mark McClatchey	\$123.11
Brian Wells	\$121.82
Ulysse Labelle	\$121.72
Twyba Lambert	\$121.54
Christopher Hartnett	\$121.05
Shawn Zeah	\$120.96
Robert Peak	\$120.79
Robin Lee	\$120.73
Michael Rico	\$120.63
Kyle Kollhoff	\$120.57
Luay Ghawi	\$120.43
Scott Dickey	\$120.31
Stanley Torry	\$119.74
Fred Anderson	\$119.49
Jessica Patton	\$119.46
Dustin Dunbar	\$119.28
Richard Fisk	\$119.05
Clint Ellingsworth	\$118.69
Christopher Row	\$118.68
Clinton Packo	\$117.94
Yevgeniy Krasotin	\$117.51
Dorothy Thompson	\$117.51
Sally Reading	\$117.45
Christine Zeiders	\$117.00
Jeremy Gray	\$116.70
Harry Liu	\$116.51
Andrew Antonini	\$116.35
Jerod Lavert	\$116.01
Amy Nguyen	\$115.79
Shamika White	\$115.55
Anthony Nance	\$114.40
Keith Daser	\$113.85
Keith Holcomb	\$113.80
Gary Sirota	\$112.70
Tiffany Roland	\$112.60
Michael Donnelly	\$112.59
Joana Kwakye	\$112.52

QUALIFIER	BONUS*
Lori Khounedaeth	\$111.79
Donald Merritt	\$109.95
Ted Wilson	\$109.79
Jamie Christopher	\$109.20
Christopher DeFord	\$109.06
Douglas Arthur	\$108.90
Mahsa Mahdavi	\$108.43
Jie Dong	\$107.29
Shanna Huslig	\$107.07
Robert Granzow	\$106.33
Brian Cobbin	\$106.04
James Wise	\$105.15
Daniel Manley	\$104.86
Ian Gary	\$104.79
Michael Stewart	\$104.74
Christopher Donaghue	\$104.55
Lorena Rodriguez	\$103.95
Lugenia Brown	\$103.63
Krystal Lindsay	\$103.11
Darcie Crotteau	\$102.65
Lucinda Baker	\$102.40
Andrew Wilson	\$102.22
Maria Kahookole	\$101.49
Ani Reynaga	\$101.12
David McVay	\$100.90
John Olson	\$100.55
Debra Crutcher	\$99.79
Scott Krouse	\$99.57
Curtis Thompson	\$99.36
Anthony Barnett	\$98.65
Clayton Hewlett	\$98.47
Rhonda Keen	\$98.20
Tupou Lauifata	\$98.05
Charleston Brown	\$97.88
Matthew Malanga	\$97.20
Weesam Chaya	\$95.20
Julieann Sagatu	\$94.81
Wendy Weger	\$94.80
Katrina Moore	\$94.66
Brian Webb	\$93.94
Susan Coffey	\$93.88
Stacha Straight	\$93.61
Jan Rowelli	\$93.50
Vivion Nguyen	\$93.41
Michele Vogelman	\$92.10
Vardan Sargsyan	\$92.02
Toby Porter	\$91.45
Maribel Saenz	\$91.19
Melissa Young	\$91.08
Brian Omerso	\$91.00
King Gipson	\$90.90
Spencer Brown	\$89.93
Mindy Hoover	\$88.88
Michael McCarthy	\$88.41
Scott Audrain	\$88.25
Jennifer Lipski	\$88.10
Kenneth Kelbert	\$87.75
Michael Marion	\$87.60
Epi Partsch	\$87.45
Ricardo Lopez	\$87.25
James Hurlburt	\$86.31
John Healy	\$85.96
Jerry Knie	\$85.96
Virgilio Yazon	\$85.81
Christopher Gobeil	\$85.47
Samila Tavara	\$85.05
Benton Tong	\$84.98
Christi Cooper	\$84.85
David Pillow	\$84.85
Guy Tucker	\$84.58
Menailaas Samaras	\$84.40
Oscar Chavez	\$84.39
Janery Abrego	\$82.74
Breana Pennington	\$82.68
Russel Reilly	\$81.98
Gene Williams	\$81.46
Jairo Ferla	\$81.18
Jon Mackey	\$80.41

New Agent Bonus

QUALIFIER	BONUS*
Sean Fohl	\$79.87
Harold Blount	\$79.56
Emerenciana Valli	\$79.25
Shirley Rossman	\$78.80
Shane Schuessler	\$78.60
Marybeth Girard	\$78.24
Shawne Hayenga	\$77.95
Jane O'Connell	\$77.67
Clover Fox	\$77.43
Kavukattu Jose	\$77.08
Stuart Marks	\$76.71
Jerren Hughes	\$76.39
Matthew Smith	\$76.24
Jason Kohlscheen	\$76.06
Ruth Frazier	\$75.90
Jason James	\$75.88
Kevin Wharton	\$75.81
Matthew Sheppard	\$75.40
Michael Emery	\$75.03
Earl Leonhardt	\$74.68
Choo Yaj	\$74.31
Adam Whitaker	\$73.96
Seth Maki	\$73.65
Milton Garlick	\$73.59
Scott Fenton	\$73.45
Adam Ellis	\$72.79
Matthew Hickling	\$72.45
Louie Liounis	\$71.97
William Gruber	\$71.85
Michael Jacobs	\$71.31
Vincent Caldwell	\$70.18
Kella Rogers	\$70.10
Dawna Doering	\$68.75
William Matthews	\$68.19
Edgar Guzman	\$68.00
Simeon Kpanlis	\$68.90
Jennifer Teson	\$68.84
Robert Romich	\$68.69
Robert Parks	\$68.68
James Aich	\$68.65
David Paradise	\$68.53
Joshua Weltzel	\$67.75
Bright Ehumadu	\$67.71
Alejandro Alfonso	\$67.59
Anne Humphreys	\$67.19
Anthony Prasad	\$67.11
Jon Packman	\$66.90
Juanita Thompson	\$66.85
Vanessa Garcia	\$66.81
Maurizio Burroni	\$66.74
Jason Ocean	\$66.65
Judd Leffel	\$66.60
Andrew Strmic	\$66.30
Balpreet Dosanjh	\$66.16
Lydia Stampgainer	\$66.08
John Zehr	\$65.97
Akhter Manek	\$65.74
Reed Hennawy	\$65.13
Christina Barton	\$65.04
Penny Klotz	\$65.00
Brett Casey	\$64.89
Genie Scholtz	\$64.60
Rayon Mullings	\$64.20
Karnie Lake	\$63.60
Peter Spinelli	\$63.57
Jennifer Randolph	\$63.55
Paul White	\$63.04
Dereck Partridge	\$62.90
Stephanie Bodio	\$62.80
Joseph Dorchak	\$62.74
John Simpson	\$62.40
Kris Lloyd	\$62.39
Genevieve Calicdan	\$62.35
Yimin Tian	\$62.31
Phyllis Powers	\$62.25
Mary Jones	\$62.05
Noel Taylor	\$62.04
Lucius Bright	\$61.99

QUALIFIER	BONUS*
Kirina Deelman	\$61.65
Ricky Pang	\$61.62
Andrina Scott	\$61.23
Vanessa Oleksowicz	\$61.09
Shantel Dobson	\$60.95
William Safier	\$60.91
Charity Witmer	\$60.90
Stephanie Evans	\$60.63
Sabrina Vaccari	\$60.55
James Bennett	\$60.25
Michael Pappas	\$60.20
Thomas Fluellen	\$60.08
Kristopher Boals	\$60.00
Kenneth Trosclair	\$59.96
Shayne Lary	\$59.85
Brian Lee	\$59.85
Jonathan Murray	\$59.85
Benjamin Davis	\$59.83
Larry Hinson	\$59.58
Tina Songdrager	\$59.52
Eric Caswell	\$59.50
Michael Hynes	\$59.47
Richard Jacob	\$59.41
Sabrina Smith	\$59.41
Justin Witte	\$59.33
Erika Kahl	\$59.25
Brittany Zazula	\$59.25
Cezar Radu	\$59.23
Elizabeth Teller	\$59.04
Marla Gonzalez	\$58.84
Christoph Hartnett	\$58.65
Henry Wagner	\$58.56
Susan Camillo	\$58.33
Heidi Demont	\$58.20
Ghina Malaney	\$58.03
Petrona Valov	\$57.79
Stacy Taylor	\$57.78
Moritz Mueller	\$57.63
Jason Welsh	\$57.60
Samuel Parsley	\$57.47
Scott Hill	\$57.45
Christopher Pierce	\$57.45
Adam Blacklock	\$57.21
Joshua Nixon	\$57.21
Ronald Cox	\$57.20
Anthony Angu	\$56.85
Colleen Graham	\$56.60
Annie Galeano	\$56.40
Wida Amir	\$56.34
Josh Brady	\$56.32
David Artell	\$56.16
Robert Selby	\$56.07
Mary Sims	\$55.98
Tina Lantz	\$55.95
Jennifer Clark	\$55.93
Mike Mageo	\$55.91
Briana Boehm	\$55.80
Michael Chatman	\$55.76
Edwin Soler	\$55.75
Judy Gibson	\$55.86
Anthon Salvatorello	\$55.65
Christopher Rogers	\$55.45
Andrew Olsen	\$55.35
Shaun Jackson	\$55.37
Eric Ann	\$55.05
Bruce Davis	\$55.02
Daniel Nichols	\$54.90
Ryan Strandlund	\$54.77
Joseph Goldstein	\$54.66
Aaron Clark	\$54.60
Campbell Jamieson	\$54.60
Joel Livingood	\$54.60
Francisco Reyes	\$54.60
Lisa Begg	\$54.54
Thomas Hart	\$54.54
Javier Lodico	\$54.49
Dendre Wilson	\$54.48
Brian Vickerman	\$54.34

QUALIFIER	BONUS*
Daniel O'Brien	\$54.84
Deborah Cotton	\$54.00
Jason Urry	\$53.85
Victor Subia	\$53.79
Fred Primm	\$53.70
Christian Richards	\$53.65
Theresa Coleman	\$53.50
Terrence Maher	\$53.41
Stephane Bartlett	\$53.29
Jennifer Velton	\$53.19
Uri White	\$53.18
Kevin Bowles	\$53.14
Peter Dalaba	\$53.08
Carl Brown	\$53.05
Robert Johnson	\$52.80
Adam Fullilove	\$52.77
Brian Field	\$52.74
Albert Keshishyan	\$52.70
Dwayne Luke	\$52.51
Katie Hirsch	\$52.35
Michael Whinery	\$52.24
Nanci Hartland	\$52.21
Christopher Ruckle	\$52.20
Vanessa Mann	\$52.10
Jennifer Bockelmann	\$52.07
Morgan Engi	\$52.00
Mary Kuhns	\$52.00
Evan Ramage	\$52.00
Erika Starman	\$52.00
Michael Dolaney	\$51.99
William Riddell	\$51.94
Brian Abercrombie	\$51.91
Sandra Palacios	\$51.90
Daryl Grayden	\$51.87
Jessica Otremba	\$51.85
Henry Getty	\$51.50
Mozella Bradley	\$51.36
Daniel McMahan	\$51.20
Ronnie Hawkins	\$51.00
Ronald Wolff	\$50.94
Kevin Mosher	\$50.92
Ronald Nemeth	\$50.76
Natasha Foreman	\$50.74
Theodore Rainey	\$50.65
Michael Marra	\$50.43
Tyler Ramsey	\$50.41
Martin Paquet	\$50.25
Allan Balak	\$50.16
Trevor Norman	\$50.13
Jeffrey Gignac	\$50.10
Tyler Reed	\$50.10
Jayda Sallis	\$50.10
Shane Wallman	\$50.10
Tasha Bell	\$47.70
John Baatz	\$46.59
Dionne Konteh	\$39.43
Barbara Smith	\$39.23
Jeffrey Jones	\$37.64
Daniel Steele	\$36.83
Richard Conklen	\$35.11
Gregory Miral	\$33.64
Brian Wolchok	\$32.35
Arnulfo Ortiz	\$30.10
Serena Moore	\$25.88
Michelle Doss	\$24.50
John Charlton	\$15.66
Patricia Koltonuk	\$14.74
Danilo Gomez	\$13.54
Kevin McGee	\$3.07
Maurice Jordan	\$1.38

Total Bonus Paid Out
\$326,071.44